



Identity Theft



What is identity theft?

Identity theft is using someone else's personal data or information for fraudulent or deceptive purposes, usually to obtain economic gain. Unlike fingerprints, personal data such as your social security number, credit cards numbers, and telephone card numbers can be taken from you and used to your disadvantage. The harm you might suffer can be greater than the immediate economic loss. It can also include ruining your reputation, criminally and financially.

How can I avoid becoming a victim of identity theft?

- Adopt a “need to know” approach to personal information. Unless you trust the person, or they have a good reason why they need your personal information, avoid disclosing it.
- Check your financial statements as soon as they are available. Look at your bank records, telephone records, and credit card records to see if there are any unexplained charges, withdrawals or phone calls. If there are, contact the company that issued to statement as soon as possible.
- Review a combined copy of your credit report (all three reporting agencies) annually. Check your credit report for any unexplained accounts opened in your name. If such accounts exist, write the credit-reporting agency as soon as possible.
- Keep copies of all bank and financial statements for at least one year. These documents may help you resolve identity theft related disputes should you become a victim.
- If you are sending a check via mail, do not put it in your mailbox. Rather, drop it off at the post office or a USPS mailbox.
- Cancel all credit cards that you have not used within 6 months.
- Avoid “Dumpster Divers.” Do not throw away important documents, such as credit card receipts or pre-approved credit applications. Shred these documents to ensure that thieves will not be able to use them against you.
- Look out for “Shoulder Surfers,” i.e., people who will look over your shoulder while you are using an ATM to get your PIN number.
- The next time you order checks, do not put your signature block on them, but use your initials, so a thief can't determine how you sign your names on your checks.
- Do not sign the back of your credit card. If a clerk actually checks for a signature, be prepared to show photo identification. NEVER have your social security number printed on your checks.
- Keep a record of all the information that you carry in your purse/wallet. If it is ever lost or stolen, you will know who to call and cancel accounts.

- When you check out of a hotel that uses cards for keys, do not turn in the key. The cards contain all the information you gave the hotel, including address, credit card numbers and expiration dates. Someone with a card reader, or employee of the hotel, can copy the information on the card.

If I become a victim of identity theft, what can I do?

Get the records you maintained on your creditors and banks accounts. Then call each to provide notice of the theft and have the appropriate action taken, including canceling the accounts.

- Contact the Federal Trade Commission (FTC). The FTC has been charged with the responsibility of receiving and processing complaints from individuals who may have been victims of identity theft. The FTC will also help refer your complaint to the appropriate entities that can help you. For more information go to www.ftc.gov.
- File a police report immediately. This shows credit providers that you were diligent and have started taking the necessary action to minimize the loss. This also begins the investigation.
- Call the three national credit reporting agencies **IMMEDIATELY** to place a fraud alert on your name and social security number. Once the alert is placed, creditors know that your information was stolen and will contact you before creating an account in your name.
 - **Equifax**, P.O. Box 74201, Atlanta, GA 30374-0241. Tel: (800) 685-1111. www.equifax.com/consumer/consumer.html
 - **Experian**, P.O. Box 2002, Allen, TX 75013. Tel: (888) 397-3742. www.experian.com
 - **Trans Union**, P.O. Box 1000, Chester, PA 19022. Tel: (800) 916-8800. www.tuc.com
- If an account has already been established in your name fraudulently, contact the creditor and instruct them to close the account. Inform the creditor that you are a victim of identity theft.

How can legal assistance help?

We can help you combat identity theft by walking you through the process of filing a complaint and by explaining some of the laws that might help you. For instance, one federal law, the Fair Credit Reporting Act, requires credit reporting agencies like Equifax and Experian to report only accurate information, and you can request that they investigate and remove inaccurate information. Come see us for more information!

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